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Dated: /April 24, 2008/

Electronic Signature for Matthew C. Osborne: /Matthew C. Osborne/

Docket No.: JPM-016
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
Luz-Maria Coror et al.

Allowed: March 7, 2008

Application No.: 09/872,447

Confirmation No.: 2082

Filed: June 1, 2001

Art Unit: 3694

Attorney Docket No.: JPM-016

For: SYSTEM AND METHOD FOR OFFERING A
FINANCIAL PRODUCT

Examiner: APPLE, K.S.

**AMENDMENT AND COMMENTS AFTER NOTICE OF ALLOWANCE
UNDER 37 CFR §1.312 AND 37 CFR §1.104(E)**

MS Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Notice of Allowance dated March 7, 2008, please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on 2 of this paper.

Comments on the Statement of Reasons for Allowance begin on page 13 of this paper.

Remarks begin on page 15 of this paper.